

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re Application of:

Sheldon H. Foss *et al.*

Confirmation No.: 8917

Group Art Unit: 3692

Serial No.: 10/646,150

Examiner: Elizabeth Rosen

Filed: 08/22/2003

Docket No. 03101.1020

For: System and Method for Dynamically Managing a Financial Account

**AMENDMENT & RESPONSE**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

The non-final Office Action mailed July 16, 2008 has been carefully considered.

In response, the Applicants timely submit this Amendment & Response. Please enter the following amendments and consider the following remarks.